

This Bulletin informs North Dakota financial institutions and the public of filed applications by state-chartered banks, state-chartered credit unions, and trust companies, and lists state-chartered banks' ATM installations. This Bulletin is for informational purposes only and does not constitute legal notice of an application.

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***BULLETIN
OCTOBER 31, 2002, APPLICATIONS***

<u>Date</u>	<u>Applicant</u>	<u>Status</u>
<u>CHANGE OF CONTROL APPLICATION</u>		
12-21-01	Nodak State Trust Company, Bismarck, application for change of control by Jane Kirby for retroactive approval and to have State Banking Board release Nodak State Trust Company from conservatorship	Department filed civil action in District Court to dissolve and liquidate Nodak State Trust Company.
10-15-02	State Bancshares, Inc., Fargo, to acquire through merger Northern Capital Holdings, Inc., Fargo	Pending application
<u>FACILITY APPLICATION</u>		
10-7-02	The Citizens State Bank of Finley, Finley, to establish a facility at 912 Burrell Ave SE, Cooperstown	Comment period ends 11-11-02. To be acted on by State Banking Board 11-14-02.
<u>CREDIT UNION MERGER APPLICATION</u>		
8-19-02	Cavalier Credit Union, Cavalier, to merge into North Star Community Credit Union, Maddock <i>(see related branch application)</i>	Approved by State Credit Union Board 10-9-02.
<u>CREDIT UNION BRANCH APPLICATION</u>		
8-19-02	North Star Community Credit Union, Maddock, to establish a branch at 203 Division Street South, Cavalier <i>(see related merger application)</i>	Approved by State Credit Union Board 10-9-02.
9-9-02	Town and Country Credit Union, Minot, to establish a branch at 925 East 14 th Avenue, West Fargo	Comment period ends 12-4-02. To be acted on by State Credit Union Board 12-6-02.
<u>EXPANSION OF FIELD OF MEMBERSHIP</u>		
8-19-02	North Star Community Credit Union, Maddock, to expand its field of membership by adding the former field of membership of Cavalier Credit Union, Cavalier	Approved by State Credit Union Board 10-9-02.

The following is compiled from the Office of the Comptroller of the Currency Weekly Bulletin listing applications the OCC received involving North Dakota nationally chartered banks.

Alerus Financial National Association, Grand Forks, ND, purchased the assets and liabilities of the BNC National Bank Branch located at 3137 32 nd Ave. SW., Fargo, ND	OCC effective date 10-1-02
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USURY

The usury rate for unregulated lenders the month of November 2002 is **7.195%**.

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